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<p style="text-align: center;"><i>Substitute for form 1449A PTO</i></p> <p>SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT BY APPLICANT</p> <p>(use as many sheets as necessary)</p>				<i>Complete if Known</i>	
Sheet	1	of	2	Application Number	09/812,627
				Filing Date	March 20, 2001
				First Named Inventor	LAWRENCE
				Group Art Unit	2164 3691
				Examiner Name	Not yet assigned
				Attorney Docket Number	3499-094

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Examiner Signature	N. Subramaniam	Date Considered	4/7/03
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***EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance. Include copy of this form with next communication to applicant.

'Unique citation designation number. **^2**See attached Kinds of U.S. Patent Documents. **^3**Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). **^4**For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. **^5**Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if applicable.



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SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Application Number	09/812,627
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OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS				
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.		
N.J.	G	Banasiak, Michael "Don't Be Out-Scored by Your Competition", <u>Credit and Financial Management Review</u> , 2 nd Quarter 2000, 8pgs., download from http://www.paynetonline.com/viewpaf.asp on 4/15/2002. ©2000 Predictive Business Decision Systems, Inc.		
N.J.		Co-Pending U.S. Patent Application Serial No. 09/772,427, Applicant Lawrence, filed 01/30/01. Applicant would be pleased to supply a copy of the application to the examiner upon request.		

Examiner Signature	<i>N.J. Lawrence</i>	Date Considered	4/7/03
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¹Unique citation designation number. ²Applicant is to place a check mark here if English language Translation is attached.

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